The Questions Your Money Can't Answer

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In my years of working with families in Northeast Georgia and across the country, I've noticed something: almost every person wrestles with the same handful of questions. They rarely show up on a balance sheet. They surface at 2 a.m., in the middle of a conversation about retirement, or right after a job change or a health scare.

People don't usually walk in and say, "I'm worried about my asset allocation." They say, "I just want to know we're going to be okay." Or, "I feel like I should be further along by now." Or, "What happens to my family if something happens to me?"

These are the real questions. They don't get resolved by looking at a spreadsheet. I hear them over and over again, and I want to spend a few pages addressing them directly.

01

"Will I have enough?"

That question, underneath all the spreadsheets and projections, is really what financial planning is about. The hard part is that "making it" looks different for everyone.

For some people, it means never worrying about a medical bill. For others, it means helping their kids buy a house, traveling without guilt, or simply stopping the habit of checking the account balance every morning.

What I've found is that most people don't actually know whether they're on track. Not because they haven't saved, but because they've never defined what enough actually is. They're running the financial race without knowing where the finish line is. When we build a plan together, the goal isn't a generic projection. It's putting a real number on your version of enough.

> **PLANNING NOTE**
> If you've ever done a rough calculation in your head and still felt unsure, that's a sign it's worth putting together an actual plan, not just a ballpark.

02

"Am I behind?"

Almost everyone I meet believes they're behind. It doesn't seem to matter how much they've saved. There's a persistent feeling they should be further along.

Some of that feeling is useful. It keeps people motivated. But a lot of it comes from comparing yourself to a number you read in an article, or to a neighbor whose financial situation you don't actually know.

Comparison is the thief of freedom. Someone else's number was built for someone else's life: their income history, their spending, their vision of what retirement looks like. Your plan needs to be built around your context. And context matters more than any benchmark.

> **PLANNING NOTE**
> If that background anxiety about being "behind" is a regular companion, a real plan can either confirm you're doing better than you think, or give you a clear picture of what adjustments would actually move the needle.

03

"What happens to my family if something happens to me?"

This one usually comes up quietly. Sometimes a person mentions it almost in passing, but you can tell it's been sitting with them for a while.

Life insurance, disability coverage, beneficiary designations, estate documents: these aren't fun topics. But they're some of the most important things a family can get right, and in my experience, some of the most commonly overlooked.

I've seen families discover after the fact that a beneficiary designation was never updated after a divorce, that a policy lapsed without anyone noticing, or that children in a blended family were unknowingly disinherited by a will that was never revisited. The planning work here isn't about being morbid. It's about making sure the people you love are protected, and that your wishes are actually carried out.

One thing that doesn't get enough attention: your income is your greatest asset for building wealth. Everything else, saving, investing, retiring on your terms, depends on it flowing. Disability is one of the most significant financial risks a working person faces, and one of the most underinsured. If your ability to earn stops, the plan stops with it.

PLANNING NOTE
If you have a spouse, children, or anyone who depends on your income and you haven't reviewed your insurance and estate documents recently, it's worth a conversation. There's a real cost to getting this wrong.

04

"Am I making smart decisions with what I have?"

Most people I work with are thoughtful and hardworking. They're not reckless with money. But they often have a nagging sense that their money could be working harder, or that they might be leaving something on the table.

Sometimes that's true. Maybe they're holding too much cash out of habit, or they haven't looked at their investment mix in years. Maybe they're contributing to the wrong type of retirement account for their tax situation, or they've never thought about how their accounts connect to each other.

The goal of a financial plan isn't to make things complicated. It's to simplify, clarify, and make sure the decisions you're making today line up with where you actually want to go.

There's also a harder issue worth naming. The internet is full of financial information, and a lot of it is wrong, outdated, or right for someone else's situation but not yours. AI tools compound this problem: their knowledge base is frozen at a point in time, and tax law does not wait. Planning strategies evolve. I've seen real people get hurt because a confident advisor gave a confident wrong answer, not out of bad intent, but out of not knowing what they didn't know. An ongoing relationship with someone who stays current isn't a luxury. It's the point.

PLANNING NOTE
If your financial life feels like a collection of disconnected accounts and decisions rather than a coherent plan, that's exactly the kind of thing we can help bring together.

05

"What kind of life does my retirement need to fund?"

Most people frame retirement as a date. A finish line. Something that happens when the number is big enough. But that framing skips the most important question: what kind of life does your retirement actually need to fund?

Retirement, at its best, is the absence of obligation rather than the absence of work.

Some of the most fulfilled people I work with never fully stopped working. I've known people still going strong in their 80s, doing work they love, on their own terms. What changed for them wasn't their schedule. It was that they stopped having to. That's retirement: not the absence of work, but the end of obligation.

Once you get clear on the life you're building toward, the financial questions get more specific and a lot more answerable. What does healthcare cost? What does travel look like? What do you want to give? What do you want to leave? Money funds that purpose. The plan exists to make sure it's there when you need it.

> **PLANNING NOTE**
> If retirement feels like a moving target, something you know you should be planning for but haven't mapped out, that's one of the most valuable things a financial plan can do for you. The clarity alone is worth the conversation.

06

"How do I steward this influx of money?"

A significant sum of money coming in, whether it's an inheritance, a business sale, a settlement, an ESOP distribution, or a liquidity event of any kind, is one of the most consequential financial moments a person can face. It's also one of the most emotionally loaded. Grief, relief, guilt, and uncertainty often arrive alongside it.

The question worth asking isn't just "what do I do with this?" It's "what does this money make possible, and how do I steward it in a way I'll be proud of?" That requires intentionality. Money without a plan has a way of quietly disappearing into lifestyle, or sitting idle in an account earning less than it should while the decisions pile up.

The wisest thing most people can do in the first weeks after a windfall is slow down. Not freeze, but slow down. Get clear on what this money could mean for your life before making decisions that can't be undone.

What most people don't realize is how much tax complexity is sitting inside a windfall, and the penalties for getting it wrong are steep. Inherited IRAs have required distribution rules that differ depending on your relationship to the deceased. Company shares and employer stock may carry Net Unrealized Appreciation (NUA) treatment that changes the tax math entirely. ESOP distributions have their own timeline and election rules. These aren't edge cases. They're common situations where a wrong move can cost tens of thousands of dollars in unnecessary taxes, and where the right answer depends on law that changes.

> **PLANNING NOTE**
> If you've recently come into a significant sum, whether inheritance, company stock, ESOP distribution, or otherwise, the tax decisions made in the first year often can't be undone. Our team includes an Ed Slott Elite IRA Advisor, which means we stay current on the law so you don't have to.

07

"My parents are getting older. What should I be asking them?"

This one comes up more than almost anything else, and it almost always comes up too late. Someone's parent has a health event, and suddenly the family is scrambling to figure out where the accounts are, who the attorney is, whether there's a will, and whether the house has a mortgage.

The conversation most families need to have, about documents, accounts, wishes, and plans, is not easy to start. But it's much easier when everyone is healthy and there's no urgency, than when you're in a hospital waiting room making decisions under pressure.

Beyond the family conversation, there are real planning questions on your side too. What role might you play financially if a parent needs care? How does that affect your own retirement timeline? These aren't pleasant things to think about. But they're worth thinking about now.

> **PLANNING NOTE**
> If you have aging parents and you've been putting off the money conversation, you're not alone. Most families haven't either. We can help you think through what to ask and what to do with the answers.

08

"I just got a new job offer. Now what?"

A job change feels exciting right up until you realize it comes with a list of financial decisions that all have deadlines. What do you do with your old 401(k)? How does the new benefits package compare? Does the salary change affect your tax situation?

Most people handle these one at a time, reactively, as the HR paperwork arrives. That usually works out fine. But it also means missing opportunities a transition creates: consolidating old accounts, rethinking contribution rates, or revisiting insurance coverage while you're already making changes anyway.

Career transitions are one of the best natural moments to step back and look at the whole picture. The decisions feel manageable when they're part of a plan instead of a checklist.

If your compensation includes company stock, ESOP participation, or equity of any kind, the stakes get higher. Net Unrealized Appreciation (NUA) rules can allow employer stock held inside a retirement plan to be taxed at long-term capital gains rates rather than ordinary income, but only if handled correctly at the time of distribution. ESOP rollovers have specific elections and deadlines. These aren't decisions to make reactively when the paperwork arrives.

> **PLANNING NOTE**
> If you're in the middle of a job change or anticipating one, it's worth a conversation before you start signing enrollment forms. Some of those decisions are harder to undo than they look.

09

"Who can I actually trust with this?"

That's a fair question, and the industry hasn't always made it easy to answer. Too many people have sat across from someone whose job was really to sell them something.

A lot of people have had those experiences, or heard stories that made them skeptical. Maybe the advice felt generic. Maybe they weren't sure the person across the table was actually working in their interest.

Those concerns are valid. The financial services industry has not always earned the trust it asks for.

At Burney Wealth Athens, we operate as a fee-only fiduciary firm. That means we're legally obligated to act in your best interest, not ours, and we don't earn commissions on anything we recommend. Our team holds advanced planning credentials and spends significant time each year in continuing education, because the situations we navigate are complex. The best way to earn your trust is to show you, before you sign anything, what working together actually looks like.

> **PLANNING NOTE**
> If you've been hesitant to work with a financial advisor because of past experiences or uncertainty about who to trust, I'd invite you to reach out. One conversation is usually enough to tell if we're a good fit.

If any of these resonate, my team specializes in exactly these conversations; the ones about the life behind the numbers. We'd love to be the last financial advisor you ever have to find.

About Burney Wealth Athens

Our mission is to help you grow and preserve your wealth with tax-centric investment management and long-term financial planning. We are a nationally-recognized team of fee-only fiduciary CERTIFIED FINANCIAL PLANNING PROFESSIONALS serving clients in Athens and across the country. We focus on charitable giving, tax-smart wealth strategies, retirement income planning, and multigenerational asset management, guiding clients to make decisions that benefit their family across generations, not just this tax year.

Ready to get started on your financial planning journey? We'd love to connect. To learn more and to request your complimentary financial plan, visit us at www.burneywealth.com/athens-ga or call (706) 769-1539.

Why Fee-Only Fiduciary Planning Matters

There are two basic ways a financial advisor can be compensated. The first is commission-based: the advisor earns money when you purchase a financial product. The second is fee-only: the advisor is paid directly by you, and only by you, typically as a flat fee or a percentage of assets under management.

The distinction matters because compensation shapes incentives. A fee-only advisor has no financial reason to recommend one product over another. Fiduciary is a legal standard, not just a term, and it means an advisor is required by law to act in your best interest at all times. Not all advisors are held to this standard. At Burney Wealth Athens, we are.

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